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UNITY

Freedom, Fellowship and Character in Religion

Official Organ of the Congress of Religion

Until a man has learned to give and to train himself for giving, to work for others, to plan and study for others, to live for others, and spend himself for others, and save nothing for himself, nature exacts pound after pound of flesh until only enough remains to make a fossil. Men groan over a tenth. The god of nature exacts all. Use it, or lose it. All your learning, achievement, discovery, your good times, your blessed experiences, have not found the reason for their existence until you touch the heart of humanity. Our hands may lose all we give—our hearts lose nothing.

—David Starr Jordan, in
The Religion of a Sensible American.

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UNITY

"HE HATH MADE OF ONE ALL NATIONS OF MEN"

Volume LXIV. THURSDAY, OCTOBER 21, 1909. NUMBER 8.

SEALED ORDERS

We bear sealed orders o'er Life's weltered sea,
Our haven dim and far;
We can but man the helm right cheerily,
Steer by the brightest star,

And hope that when at last the Great Command
Is read, we then may hear
Our anchor song, and see the longed-for-land
Lie, known and very near.

—*Richard Burton.*

St. Louis in its recent Centennial Celebration showed hopeful signs of a return on higher lines to a recognition of the supremacy of the Church in the affairs of men, when it opened its Centennial week at sunrise on Sunday morning, making its opening day a "Church Day," so named and honored. On that day all the churches in the city, 444 of them the papers say, held commemorative services with sermons and addresses on historical themes. The fire works, the processions, the dancing and the music that followed were logical sequence. The old contention was the church and the state; the reaction forced the issue, the church or the state; the saner conclusions of the emancipated man, in the realm of the devout, is the church for the state.

If it is still the custom of intelligent homes to subscribe for papers for the children, as it was in the good old days, we know of no more wholesome, stimulating and attractive visitor to the center table around which the children gather, than the very familiar "Our Dumb Animals," published and edited for forty-one years by the late George T. Angell, and we are glad to note that its genial face continues its radiance, notwithstanding the paternal hand of the founder has dropped the pen. The pictures in the October number justify our commendation. Here is a fine herd of buffaloes, a charming litter of puppies; three sedate and trust-worthy friends, a dog, a horse and a cow; a beautiful landscape, with a real watering place, where the sheep are unflounced and unfrilled, and the cows unhampered by skirts. Subscribe for it and give it to the children.

Slowly, very slowly, the makers of money are learning how to invest it. Within helpful limits, it is the requirement of wisdom as well as of affection, that parents should provide for their children; that the children should enter into and profit by the labors of those who have given them being. But the limit of helpfulness is here promptly reached. Nothing is more patent in the favored circles today than that little children are blighted, cursed from the cradle up, by the lavish provision of parents. The unkind tenderness of wealthy people to their children is often very cruel. To wisely invest wealth requires higher ability than the accumulation of the same. Mr. Joseph Fels, the millionaire manufacturer of Philadelphia and London, is proving himself an investor of the higher sort. Believing in single tax, as he does, desiring to promote the contentions of Henry George as he does, contentions which he considers valuable, he has offered to the single tax associations of America and England, a propaganda fund of $25,000 each for five years, if they match the same from other sources, and he is supporting similar organizations on the continent, in New Zealand, Australia and Canada. We are not concerned with this particular contention, for we desire to call attention to the more important fact that here is a wealthy man who believes in ideals, and would fain convert his money into principles, invest his capital in brains, deposit his funds beyond the reach of thieves and brokers.

The inauguration of the new president of Harvard seems to have been one worthy of the occasion. The *Universalist Leader* says that the address of President Lowell rose above "the pomp and circumstances of it all like a mountain above the mists." The most characteristic quality of the address, says the editorial, was its note of democracy, which was not only new to Harvard, but to other colleges. It is time that so high a man on such an occasion should call attention to the difference between the enthusiasms generated by fraternities, sororities, men's and women's clubs, and all other so-called social organizations based not on identity of interest, but similiarity of taste, social position and eligibility even of dress and wealth. All these organizations may be justified on other ground, but it is time that the complacent conceit indulged in by many of their promoters should be rebuked. There is nothing more unsocial than the black-ball, and surely the snobbishness of modern life reaches its climax in the "membership committees" of these organizations. Democracy must look elsewhere for its

guardian and its representatives. If we understand it, President Lowell would cultivate the class spirit that will hold together all the different elements in the classes to act on each other. He pleaded for that culture that makes men and women before it molds them into professions and callings. The nation is to be congratulated as well as the university when the retirement of a great president like Dr. Eliot is to be followed by a worthy successor; one who will bring the enthusiasms and the ideals of venerable Harvard down to date. The fitting inaugural salute might have been, "The King is dead! Long live the King!"

The October number of *Religious Education*, the organ of the Religious Education Association, contains three articles of great significance on "The school and moral life." Prof Tufts of the University of Chicago discusses the problem of moral education in the public schools, with conciseness and the sanity that is characteristic of all his work. The profundity of the problem, the seriousness of the situation, is here revealed. The city parent is expecting the school to attend to the moral education of the child, minus the help of the home, of the neighborhood, and character-forming work outside the school. The home has really lost, so far as the children are concerned, the presence, and consequently the influence of the father for industrial reasons, and among the poorer, even the mother is withdrawn. The city is deprived of all neighborhood associations and helpfulness, for the land is taken up for houses—houses built for rent with no provision for play-grounds, walks, or the associations belonging therewith. These conditions have removed from the child all the helpful industries of the home work so necessary to the development of character. Work, play and companionship, says Prof. Tufts, are denied the city-bound child, and the schools are expected to give him moral training without these helps. Here, as in the case of the individual, to arrive at a true diagnosis is to arrive at the remedies—more active work, more wholesome play, and more personal touch. All this means expense. The saddest factor in the situation is found in the penuriousness of the favored and the intelligent in these directions. Here is where the wealthy man grows economic, the tax payer becomes active, and public spirit gives way to meanness. Says Prof. Tufts:

"We are ready to expend any amount of wealth in our own homes upon children in ways which often harm them. We are not so ready to pay taxes to give all children the opportunities which they really need. Just as in other affairs, we are individually kind-hearted. We give large sums to Messina sufferers, but we permit forms of child labor at home which are at least as destructive of life because they do not appeal to us as a sudden catastrophe.

"We are slow to appreciate the need of change. But we are doing some things. We are finding that parks and playgrounds are possible. We are realizing that there is land enough to save a little for other purposes than factories, shops and dwellings. When we fully understand we shall demand room for the children; we shall think it worth while to pay enough to get good men to guide them. Even if fewer should ride in automobiles, or leave fortunes of nine, or eight, or seven figures as doubtful blessings to their heirs, would it not probably be as well? When we school men sound a clear and harmonious note, when we show the reasons, I believe that the American people will respond. The wealthy, of course, are now providing some of these things through class schools. But if these things are really good, I do not believe they are too good for our children."

It is quite the fashion nowadays to relegate the name of Horace Greeley to the limbo of obscure if not forgotten heroes, we suspect even by the intelligent young people of college age and habits. They think of him, if they think of him at all, as a quaint, crotchety rustic, who broke into metropolitan life without ever assuming either its polish or that other something that is supposed to be the special gift of the city, balance of judgment and breadth of vision. It is with peculiar gratification that the present writer read the admirable, clear and convincing monograph on "Horace Greeley and the Working Class Origins of the Republican Party," by Prof. John R. Commons, taken from a recent number of the *Political Science Quarterly*. The one who was forming his mental habits, and still more his moral enthusiasms in the fifties—particularly in the West—can estimate Horace Greeley not as a historical curiosity, but as a living prophet, a professor of the people's college, a trainer of men and women outside the college walls. Well does Prof. Commons say that "Horace Greeley was to the social evolution of the forties what Thomas Jefferson was to the political revolution of 1800." Mr. Greeley was, it is true, "the spokesman of the people's discontent," but he did it from the standpoint of a prophet and not of an agitator. He was not a politician as the word is now interpreted and exemplified—a manipulator of the voters, a seeker after results, at the cost, if need be, of ideals. Horace Greeley was an idealist, and consequently an inspiring leader. He saw "something more in history than a blind surge, hustling for food, clothing and shelter." For this reason Horace Greeley was not the crank, representing the whim of a man, to be forgotten. But he was the prophet who awakened enthusiasm in the hearts of men and women for an unrealized good. He was a great man. Well does Prof. Commons say:

The great man is the man in whose brain the struggling ideas of the age fight for supremacy until the survivors come out adapted to the economic struggle of the time. Judged by this test, Horace Greeley was the prophet of the most momentous period of our history. The evolution of his ideas is the idealistic interpretation of our history.

Prof. Commons has rendered great service to the students of the present day—those who have come too late to be educated in the Greeley University,—the *New York Tribune*—in tracing definitely the source of Greeley's idealism, the higher, coming from the transcendentalism of New England, with its "humanized God and deified man," blending with the lower idealism of the working man's need and dream of shorter hours of labor, an escape from economic oppression,—his inalienable, "natural right to life, liberty, land, and the product of his own labor." Horace

Greeley was a great Sociologist before Sociology had a name. "Greeley's Recollections of a Busy Life," Mr. Parton's inadequate "Life of Horace Greeley," and that part of Curtis's History of the Republican Party relating to its origin and Horace Greeley's connection therewith, are timely readings for those who would be intelligent on living issues of today and desire to keep up with the times.

"Should Gipsy Smith March?"

This is the question which has agitated Chicago for some days. Mr. Smith led several thousand earnest men and women through the so-called "red light" regions on the South Side of Chicago, between the hours of ten and one last Monday night. There was hesitancy on the part of the superintendent of police to grant such a privilege and there was an open protest on the part of many ministers led by Doctor Gunsaulus, Bishop Fallows, Graham Taylor, and others. While all admitted the sincerity of Mr. Smith's purpose, still they deplored the conspicuousness that such a parade would give to this forlorn and abandoned territory. They questioned the wisdom of calling attention to the disreputable section and they imagined that it would lead many thousand guileless youths into a territory which otherwise they might evade.

Of the habitual methods of Mr. Smith, the technique of the revival in general, we have already spoken and our position is well known, though perhaps in a recent note in UNITY we may have done injustice to Mr. Smith's theology. We still have grave doubts as to the economy, in the long run, of the hyper-emotional methods. The intense excitments which bring spectacular results are not always justified by subsequent experience.

A good friend of UNITY and its editor, one also in a position to know, assures us that Mr. Smith does not deal in the "lurid theology" and other-world terrors which our editorial note seemed to imply, and that his appeal is largely in the name and the spirit of the human Christ, the friend of sinners and the representative of the love of God, and we are glad to accept the correction.

But granting the legitimacy of Mr. Smith's methods in general, recognizing the fact that only the test of experience and the facts in the case can prove or unprove their wisdom, we are moved to say that we do not sympathize with the dainty apprehensions of the brethren that this heroic invasion of the dark continents in the spiritual realms of Chicago, by light-bearers and love-messengers, is to be deplored. If there be large areas of Chicago, thickly populated, into which women and men with clean purposes and high motives may not enter, it is high time that the awful fact should receive widest publicity. It is ostrich morality that seeks to shut out unwelcome sights and to protect from evil sights by hiding the head in the sand. Long blocks of this territory from which these preachers would exclude an evangelistic parade are traversed by heavily laden lines of street cars, thronged with traffic wagons, and in the night time, until recently, more brilliantly illuminated than our fashionable boulevards and ostensibly safe and sheltered avenues. These streets are by no means strangers to the feet of the innocent, the ignorant and the unwary, when there is no moral stimulus in the air, no spiritual radiation from earnest hearts to disarm the lured and to make repugnant what otherwise might be a fascination.

The grim fact being once established that such a territory exists, through which unnumbered thousands must pass daily to and from their work, throws the question of the propriety of a religious demonstration in behalf of the inmates out of court.

The truth, to our mind, is plain. These "Bad Lands" of Chicago have been too long shielded from publicity; their existence has been too long ignored by the respectable. Crime dreads publicity, and these places of vice will steal away and pray for the darkness to hide them when virtue, sympathy and love invade them.

This "territory" exists primarily, not because men and women are drunken or lustful, but because men and women are greedy for money; because crime has a commercial value, and real estate men who hide their children in elegant mansions on the boulevard, who in their automobiles go around the bad places, have found it profitable to build and rent houses for that purpose. Take the profit away from these house *owners* and the red lights will disappear. There are ample provisions, both in statutory and in common law, by which these places can be suppressed as nuisances or confiscated for the public good.

We are aware of the two standing arguments in favor of this segregation of crime and this extenuation of the arch criminal who would traffic in crime, viz, the incapacity of the police to enforce prohibitory methods and the sociological impossibility of controlling human morals by law; consequently, the dispersion of the criminals is to increase their power for evil, to spread the leprosy.

The limits of an editorial do not permit of argument; we content ourselves by simply asserting that we do not believe either objection is true. We are just beginning to realize that an uncorrupted and incorruptible administration at the center, an undebauched police force, can enforce any legitimate statute, with reasonable thoroughness, in any section of the city; for when the police arm fails, the militia and the standing army of state and nation are at their back. If they have any justifiable cause for being, it is to be of service in such an emergency.

As to the second objection, the dissipation of certain forms of crime is largely to annihilate it. We cannot pluck the primal passions out of men and women, but we can reduce to the minimum the commercial element in the same, and if organized society is to be in perpetual warfare with such, there are immense strategic advantages in the dissipation rather than in the concentration of vice. If there must be questionable houses, let them be pursued to the avenues and the boulevards where they will fight a losing battle.

The old conception of a city as a natural cess-pool of humanity, a place where virtue, property and lives are most uncertain, is giving way to a new conception which regards the city as the highest culmination of civilization, a place where virtue, sobriety, property and life, find maximum security. It is already found that the longevity of the city is greater than that of the country. The time is not far distant when it will also be found that the morality of the city is superior to that of the country. There will be more safeguards to virtue, more innocent outlets to human energy, more helps to self-control and self-direction.

And so we are glad that Gipsy Smith marched through the red light territory and hope the police officers will take new courage and that the police superintendent will not be a stranger to the realms which it is his work to make sanitary to souls as well as to bodies. That there may be no mistake about the ultimate culprit, let there be a city ordinance passed by the council, posting in plain letters on the front of every building in the questionable territory the names of the men who own the land and who rent the buildings for illicit purposes. Public sentiment as well as the laws of the state should hold them as chief criminals in the business.

WHEN I HAVE GONE WEIRD WAYS

When I have finished with this episode,
Left the hard, uphill road,
And gone weird ways to seek another load,
Oh, friends, regret me not, nor weep for me,
Child of Infinity!

Nor dig a grave, nor rear for me a tomb
To say with lying writ: "Here in the gloom
He who loved bigness takes a narrow room
Content to pillow here his weary head,
For he is dead."

But give my body to the funeral pyre,
And bid the laughing fire,
Eager and strong and swift, like my desire,
Scatter my subtle essence into space,
Free me of time and place.

And sweep the bitter ashes from the hearth,
Fling back the dust I borrowed from the earth
Into the chemic broil of death and birth,
The vast alembic of the cryptic scheme,
Warm with the master-dream.

And thus, O little house that sheltered me,
Dissolve again in wind and rain, to be
Part of the cosmic weird economy.
And, oh, how oft with new life shalt thou lift
Out of the atom-drift!

—*John G. Neihardt, Century, October* 1909.

THE PULPIT

Privilege and Interference

An Address by William Kent, Delivered at All Souls Church, Abraham Lincoln Centre, Chicago, October 10, 1909

It is desperately hard to attempt to reason out to solution the social and economic problems ever before us. The elements of human nature upon which we must base our thinking are by no means fixed or mathematical quantities. Times and conditions change and what was right yesterday, because it tended toward individual and social welfare, is wrong today, because it injures society and therefore the individual. The attempt to simplify our complex human life into terms of arithmetical accuracy is one of the most deceptive and dangerous forms of fallacious reasoning.

Instead of laying down absolute dicta, we must laboriously evolve a working hypothesis, planning to treat the symptoms as they appear.

* * *

We cannot state that the world is intended for the greater happiness of the greater number, else men might be forced to abdicate this sphere, to be replaced by a cheerful horde of good-humored monkeys.

We cannot say that our country should be the habitation of the greatest possible numbers of men, lest an Oriental people, accepting our reasoning and willing to lead lives narrower than ours, should push us into the sea.

We cannot claim inherent natural rights for men and deny inherent natural rights to other forms of life. Such unconditioned premise exalts the tiger, the typhoid germ and the tubercle bacillus to possessing from our human standpoint equal rights with men. No one but the theoretical anarchist can admit such rights, and he could not possibly live in consistent recognition of them.

It seems to me that we must follow the drift, take the elements at hand into consideration and cast aside as unprofitable the attempt to grasp abstract perfection in reason. We must, however, have a working hypothesis, and each man must have his own. All that I can do is to state how things look to me.

My working hypothesis is, first of all, that the world is getting what we call "better" for men; that in working toward better conditions, we are going with the tide, whether we call it the trend of things or the purpose of the Almighty.

I believe the growing spirit of democracy is back of this development, and is a larger part of this development. I believe that our European and American civilization has justified itself, and is worth preserving and developing and protecting, that our country is entitled to live and grow and to settle its own problems (as far as they can be settled) in its own way.

I believe in letting other peoples work out their own destiny, just as far as we can. I don't believe in killing them to make them accept our notions, and I hope the oceans are wide enough to keep us clear of entanglement. They ought to have the opportunity to go to perdition (if they so choose) in their own blind way, so long as they do not injure us in their course.

Now, if we accept a belief in progressive democracy for ourselves, and an equalization of opportunity, which goes with it, it is easy for us to learn the tune, but extremely difficult to supply the words. In the attempt we find honest confusion, resulting in endless discussion.

We read that men are entitled to life, liberty and the pursuit of happiness. This sounds obvious, but if the state says to the soldier, "You shall go and get killed for the state," or to the murderer, "You shall hang as an example," it would appear that even life is not an inalienable privilege. As to liberty, every man is told what he may or may not do, and the doctrine of unrestrained liberty is anarchy and impossible.

As to the pursuit of happiness, we must at times turn aside from the chase of that butterfly, lest we make a false step through the glass of our neighbor's hot-bed.

Freedom and slavery are of course relative terms. That amendment to the constitution providing against "involuntary servitude, except as punishment for crime," brings the question of how much of the world's work is voluntary, and how much involuntary work should be demanded for any specific breach of law or etiquette. Different times and climes have varied much in their estimates, and the newer ideals of penology are overthrowing all traditions. All of us, in confessing to be miserable offenders, are eligible candidates for the chain gang.

Pardon me for this array of platitudes. I merely wish to explain my own difficulties in endeavoring to provide a working scheme for just one person.

My ideal is that all of us together should aid in the task of making it easier for the average man to provide for himself and his family those necessities without which life cannot be sustained, so that with this foundation under him he may then obtain the opportunity for that breadth and depth of life that spring from the cultivation of the mind, and that happiness that comes from sympathy with, and love for, other men. This task must largely consist in tearing down those privileges that compel one man to divide his product unfairly with another. I cannot conceive that such developments can come except under democracy.

A living democracy must show its life in its growth, not in radicalism of theory, for the Utopia-makers have already pushed theory far beyond the possibilities of human nature as we know it. The growth must come in constructive application of principles that are just, because they do not discriminate between men.

"The Lord is no respecter of persons."

Taking up the questions of Privilege and Interference, we at once find two radically different points of view. From the legal standpoint, all questioning of what are known as "vested rights," all radical attacks on what has been, constitute interference.

Under this construction those vested rights, which have, for good or bad reasons, grown up among men, are sacred institutions, matters of course, and not to be defined by as maladorous a term as "special privilege."

From the popular point of view "special privilege" is a grant whereby a man or an association of men are put in position to extort from other men. From this standpoint the "interference" occurred at the time of the grant, and what the legal-minded call interference is merely an attempt to get back to a former status.

If we look back to the origin of these privileges, we shall often find that they were granted for a social purpose. The Feudal War-lord was the protector of his clan in a time when war and pillage were the rule. Often we find that the privileges were taken by the strong, either by legislation or crude power, just because might made right. The commonest form of abused privileges is seen in those that have outlasted their usefulness and outgrown their cradle. A tariff based on war taxes is an example.

Roosevelt was considered by the people as the enemy of special privilege, and his policies constructive and conservative.

On the other hand the vested interests considered him not only an unmitigated nuisance, but a man disregardful of right or law, the leader of busybodies and a "disturber of traffic."

Thus these policies were constructive or destructive, just as we happen to look at them. As a matter of fact, they are both—what is left of them—just as clearing land of trees for the purpose of raising corn is destructive of trees and productive of corn.

It is a matter open for discussion whether in any given case there is more destruction or construction, the public welfare being considered. It happens that our people are nearly unanimous as to what they think of the sum total of those mooted policies.

To revert to what we consider needful for the growth of a democratic community, we find some things without which life cannot be sustained, and which therefore should be obtained at a minimum of effort.

Men must have light, air, water, and an opportunity to get to the land for subsistence.

The private, uncontrolled, perpetual ownership of land is a privilege that cuts across all these necessities.

In farm lands, increasing values tend to give the tenant farmer less of the product of his labor.

In city real estate, increasing values not only increase rentals and drive the needy into smaller quarters, but also force the erection of buildings with the minimum provision for light and air.

I do not believe that society has ever more radically interfered with men than by permitting an individual to fence off land and call it his own forever.

Good public policy must shift up and down between the ridiculous extreme now regarded as sacred, and the other extreme which would permit one man to invade his neighbor's turnip patch. The fox-hunting squire claims both privileges, and allows to his tenant neither.

Whether under a bygone punitive system a man has his eyes put out or loses the light in a congested tenement; whether he has his air supply shut off by a noose or lack of ventilation, he can well claim interference. In a similar sense, if, though willing to work, he is unable to obtain food or shelter in an abounding world, some one or something is surely interfering.

In the same way we can describe certain forms of privilege. If society takes upon itself the right to lock up or strangle a man, it assumes a privilege.

If society permits men to form undying associations to transact business and confers the right to an evasion of the utmost personal liability for debt, a privilege is granted, and when the right of eminent domain is conferred, there is privilege granted which confers a remarkably clear right to interfere with other men.

When a community confers upon a person or a group the use of public property, so that he or they enjoy the necessarily monopolistic right to furnish such things as artificial light, transportation, transmission of freight or of information, it has granted a privilege. And in so far as these privileges cover matters of common necessity, and in so far as people are compelled to pay to the grantees such rates as the grantees may require, society has delegated its own greatest sovereign privilege to individual agencies—the right to tax.

It is quite obvious that, starting from this end of the scale, we are not confused in our description of privilege and interference. But if we begin with undue respect for tradition and consider land tenure a matter of course, tenure uncontrolled and going to our "heirs and assigns forever," we easily follow along to uncontrolled grants to railroads, to municipal utility corporations, to water-power, to tariff and to subsidies without considering them privileges, while every attempt toward regulation seems clearly an inteference with vested rights or natural rights or plain rights, and the picture is reversed.

I make no claim to being a scholar in the vague science of economics, but it seems to me that the mother of the whole brood of privilege is the individual and practically uncontrolled and perpetual tenure of land. As far as our country is concerned, we inherited this idea from England, where through centuries the sanctity of land-owning was upheld and buttressed bv land-owning lords, squires and judges—a privilege now for the first time being manfully assailed in England.

You will recall that in the days of Washington and Jefferson, we shed some of the fond theories of the old country, but this remains with us, and for obvious practical reasons. A continent lay at our feet—there was too much land for anybody and everybody—and furthermore it had to be chopped out and grubbed out and fought out. It took strong arms and strong hearts to subdue the wilderness, and those who did the task were entitled to great reward. But in land owning, the need of such encouragement is past, and there must be a change of status, if we are to have justice. High-priced land in cities results in congestion, in deprivation of light and air, and in some way or other, society has to make good every dollar received without an equivalent of service by the speculative or investing land-owner.

There is a ranch in Mexico of upwards of ten million acres. The people living on that ranch cannot move off it, cannot buy an acre, and can lawfully do nothing but live at the pleasure of the owner and starve, if that should ever be his wish.

All of us have known useful people who have worked their hearts out in buying and paying for land upon which they must live, at a price much of which represents speculative profits to non-producers.

And yet in the days of our pioneers such tenure seemed but a compensation for hardship and for risk. The fallacy lay in underestimating the duration of eternity as expressed in the declaration respecting "heirs and assigns forever."

This brings us to a most important factor in all economic discussion,—*The Element of Risk.*

From betting to interest on money, from capital's demand for participation in profit to insurance rates, the factor of risk is always considered. It is strange that it is more neglected in the matter of wages than in any other computation. It would be too long a story to attempt a statement of why the soldier and the employe in a dangerous avocation are not rewarded for the chances they take. It would seem that life is cheaper than property.

Not only does economic theory justify large reward for large risk, but our sporting tendency applauds the man who conquers adversity and defies chance.

* * *

When we see how different forms of privilege are used to deprive men of the fruit of their labor, we are apt to cry out for the installation of rights and the abolition of privilege, but no sure line can be drawn; there is no three-foot rule nor measuring tape, nor any process of trigonometrical triangulation whereby we may distinguish privilege from right, except relatively.

The orthodox socialists are quite sure that they have a theory that is a key that will wind any watch, but pioneering demands pioneer rewards, whereas those that only follow after must be curbed in their demands for equal rewards.

The strangest confusion results from the mingling of theory, as must be expected.

Here is Theodore Roosevelt, who works for equality of opportunity, who is hated by many socialists, because he pushes ahead toward abolishing the handicaps of life and therefore postpones the great day when the "proletariat shall rise and destroy capitalism." Which words, full of sound and fury, signify nothing, because no one knows who is a proletariat or where we can draw a distinction between hideous capital and less noxious forms of private property. The words merely convey the idea that some one will shoot up some one else, with unknown results.

Roosevelt knows and feels that his course represents true conservatism as well as conservation, and the things he has done to curb greedy individualism, which is a form of anarchism, are socialistic, and yet so great is the pioneer spirit in Theodore Roosevelt, so greatly does he admire the results of this unrestrained individualism in its pioneer phases, that he sees nothing but the excrescences of socialism, and fails to name his own policies aright.

Victor Berger of Milwaukee calls himself a socialist, and yet believes in the family as the unit of society, which belief necessitates a certain amount of private capital, if the parents are to hold the family together. He has been expelled from the socialist fold because he wanted some practical results, and thereby became an opportunist.

Theodore Roosevelt and Victor Berger would be nearly agreed, if they could drop their terminology and discuss what is for the benefit of the average man and of society.

* * *

The unavoidable inequality of reward brings to my mind one of the most interesting and scholarly contributions to inductive economics that I have seen. It is an article by Professor Clive Day, published in a recent number of the *Yale Review* and concerning Industrial Leadership. It marshals the impressive facts of industrial competition on a national scale, and shows just where and how generalship has out-weighed natural advantages, and how the men who have been real industrial leaders (as opposed to the water-pipe and bunco artists masquerading under that name) have won their laurels in the great rivalry, to the ben-

efit of their neighbors and the enrichment of the whole world.

It may seem unjust that reward shall not be consonant with effort, but we must recognize quality as well as quantity of services. I cannot believe that General Grant or General Lee will at some future date share all the burdens and all the hardships of Private Jones or Private Allen. They need a better and more quiet workshop at any rate. Dollars are not the only recognition; to assume that they are is one of the worst fallacies of our material age.

Let us go back and try to gather up the ravelled threads of this discursive essay. Privilege may be right and necessary at one time and in one place, and oppressive and wrong in another.

Every regulation of human conduct is interference, and the interference most bitterly complained of by the strong and greedy is the interference with their so-called right to monopolize necessities of life, so as to extort from other men an undue portion of the results of toil. They are really resenting interference with their own interference.

It further seems clear to me that so-called "vested rights" are only relative, and being conferred by society, supposedly for the benefit of society, they are properly revocable by society when they work against the general welfare. I fully expect to live to see a time when a supreme court will decide that all grants in perpetuity are impudent, abhorrent, and contrary to public policy and therefore illegal, under some clause or other of our tortured constitution.

Again, privilege may well be given to secure gains to society—privilege based on quality of service and on the element of risk. Reverting to the element of risk, which so largely enters every economic problem, it is well worthy of more of our attention. The social elements are forever fighting against it, in a battle often waged as far below the threshold of consciousness as are the deeds of the white corpuscles when they fight against disease germs—life insurance and all other forms of insurance, bank regulation and inspection, trusts, combinations, churches (not only those that insure future bliss, but those that fight for mundane righteousness). The army that has been raised against the saloon is battling against the risk that liquor may be dispensed and consumed to the public detriment.

Everywhere and always there is the struggle to eliminate danger from individual and social life, and everywhere and always the sporting spirit that glories in danger for its own sake, and decries a world where a man "cannot take a chance."

These opposite tendencies are the same old strife between individualism and socialism. Both tendencies are good in their place and necessary to development, and fortunately neither of them can be eliminated from human nature. It is good to think that however much we may rid society of unnecessary and preventable danger, there will always be limitless fields wherein brave souls can take a chance for the general welfare and be paid well for success.

Thus we have found that both Interference and Privilege are exercised and permitted for the good of society. Any other theory is hostile to Democracy and untenable.

That both are abused goes without saying, and that the abuses must be clearly understood and bravely fought down is also clear—else Democracy must perish.

The end of the story is this:

The public welfare demands altruism as its primal requisite. Greed is the worst enemy of society. Our highest ethical ideals are the white corpuscles which must fight the disease germs in the social body; their most vigorous principle is unselfishness.

There can be no such thing as selfish honesty or honest selfishness: the terms are fundamentally antagonistic.

The attempt to find more enlightened forms of selfishness is futile, because it is based on the hypothesis that selfishness is the motive power of the world. From far back of Socrates and down to Ferrer, the doctrine of selfishness is denied by the willingness of men to make the ultimate sacrifice for their ideals.

For the life of the race altruism is vitally essential; for the worthy and comfortable life of the individual it is no less essential. Culture is dead without it and without it life is blank.

Through the maze of doubt we find that the science of economics has greater need of experiencing religion (real religion) than real religion has of getting down to what is sometimes called "horse" or "common" sense. If men were only honest, we would have no currency question.

The woes of diplomacy spring from lack of truthfulness and courage.

If we do not "love one another," if we are not patient with each other, we shall be guilty of economic waste in failing to coöperate. If we oppress each other, society has to pay the bill. If we hate each other, we shall commit the awful waste of preparing for war and going to war.

We have traveled a weary round of paradox and of uncertainty, yet out of such paradox and uncertainty is constituted the world in which we live. The best we can do is to face it all with open mind, always remembering the other fellow, who, as part of society, is a part of ourselves. "Thou shalt love thy neighbor as thyself," is not only idealism, but is a statement of the only condition under which life is possible to a sizeable soul.

From this end of the scale must we start our reasoning, and in view of this must we seek to adapt our theories of economics.

In the teachings of Jesus there is infinitely more irrefutable political economy than in all the turgid library that has been produced in the attempt to create a system of human relationship based on mathematical tables and the doctrine of selfishness.

All great works in this world spring from the ruins
Of greater projects: ever, on our earth,
Men block out Babels to build Babylons.
—*Return of the Druses.*

To my thinking, the Christian Church stands at the center not only of philanthropy but at the center of education, at the center of science, at the center of philosophy, at the center of politics; in short, at the center of sentient and thinking life. And the business of the Christian Church, of the Christian minister, is to show the spiritual relations of men to the great world processes, whether they be physical or spiritual. It is nothing less than to show the plan of life and men's relation to the plan of life.
—*President Woodrow Wilson, Princeton University.*

Womanhood and Citizenship

By Rev. John Page Hopps, London, G. B.

Jesus spake a parable unto them to this end, that man ought always to pray and not to faint; saying, There was in a city a judge, who feared not God, neither regarded man: and there was a widow in that city; and she came oft unto him, saying, Do me justice against mine adversary. And he would not for a while: but afterward he said within himself, Though I fear not God, nor regard man; yet because this widow troubleth me, I will do her justice, lest by her continual coming she weary me.—Luke xviii. 1-5.

For forty years I have advocated the removal of all the barriers which put in woman's way artificial and merely authoritative hindrances to paths she wanted to try, and to work she wished to do. For forty years, too, I have advocated the removal of the barriers which made womanhood a disqualification in relation to the suffrage; and I have done this almost entirely because I regard the artificial disqualification as an insult to womanhood and as a discredit to manhood.

This being so, I could not let the day pass without adding my poor welcome to the International Woman's Suffrage Alliance, and giving my brotherly or fatherly blessing. But it is only right to say that my main anxiety is not so much that women should compete with men, or that women should vote, as that they should have freedom and be relieved from the injustice and insolence of having their womanhood made an artificial disqualification anywhere: and I entirely fail to understand the man, and still more the woman, who objects to the removal of that disqualification; for, even those who wish that women would keep out of it might agree to give her her freedom, and to make an end of the insolence of treating her womanhood as a disqualification.

Moreover, this insolence becomes an absurdity when we think what womanhood is in the home, and what a woman is capable of in business. Both in the home and in business she has varied and heavy duties of all kinds, and proves her efficiency just as fast as she gets her chance; and it is not possible to give a good reason why the woman who is competent and responsible in private housekeeping and business should be barred out in relation to national housekeeping and business, especially when she is so liable to uffer from errors or selfishness in both. And the absurdity becomes colossal when we remember the life of Queen Victoria, and call to mind the eulogies of great statesmen who declared that she was the equal of them all.

With regard to the suffrage, I must confess, radical as I am, that, except for its educational value, I should prefer no suffrage at all. The ideal would be to be taken in hand by the celestials or by a few perfect men and women, and managed, like a nursery or a school of rather quarrelsome and stupid children. But the celestials are not available, and perfect mortal rulers are not discoverable, and so a big scramble of voting for temporary rulers seems the only way; and, that being the case, the woman surely should fall into line with the man, and help him and be helped by him.

Still, I repeat my slight word of warning. It is only "slight," but it has to be said. This great movement has its dangers;—but all great movements onward have. There is just a touch of truth in the cry: "You cannot with perfect safety confuse the sexes." That is true and a truism; but, in the effort to win freedom and adjust rights, clashings may come, and certain charms may go; and that may have far-reaching consequences. It may be only selfishness on the part of man if he misses those charms and is therefore made restive and resentful,—if the women is less lovable in being more independent; less gentle and gracious in her home, less affectionate in her life, and less musical in everything that makes up the mystery of womanly personality. There is just a touch of truth in all this, though it can easily be grossly exaggerated; and perhaps Mary Everest Boole, speaking to a gathering of women, put it most temperately and kindly when she said:

I feel, I confess, not so sanguine as some people do as to the results of what is called the 'Rights of Women Movement.' But I am very glad that it occurred to Florence Nightingale, when the masculine authorities had got things in general into a muddle in the Crimea, to go and nurse the sick; even though her doing so involved her overstepping the limits which the prejudices of her time imposed on the activity of ladies. And I think that the position of women has been wonderfully improved ever since she did so. And, when you read what that arch-heretic Ernest Renan says of isolation, and of lonely labours, and of the misrepresentation and persecution which the thinker suffers for the sake of that portion of truth which God has committed into his hands, do you not feel as if God had made you women, and prevented you from being preachers and bishops, just on purpose that you might be able to sympathize with the man in his sorrow, and (should opportunity offer) tto comfort and help him, without being obliged to express any opinions about miracles?

Or one might add, without being obliged to express any opinion about tariff reform.

But there is much to be said on the other side. Is it quite inevitable that as woman takes on added responsibilities and wider interests she should lose her charm? Is it not even conceivable that, by so doing, she might add to the interest if not to the charm of man?

Then, apart altogether from this matter of personality, there is the question of the winning of advantages by women which are now difficult to attain. Judging from the legislation of the past, it is quite possible that women might win their way to a far higher economic and social position if they could back their ideals with their votes. It is also equally possible that woman's influence would be felt in purifying the now somewhat polluted political arena. Women are not very different from men in being ready victims to their social "set," or their favorite newspaper, or their party advocate, but they are, on the whole, more anxious to be socially pure and ethically right; and it is very doubtful whether they would be as easily captured by scaremongers, bribes, or beer.

On the whole, it may reasonably be argued that men need women in politics,—especially the more serious-minded men with whom politics are aids to evolution and not a party game. It is not an accident that the churches, largely deserted by men, are still sought by devout and thoughtful women. "The result of superstition," it will be said by some. I do not so interpret it. I see in it a sense of the sanctity of life, and of reference to a supreme authority for conduct; and I cannot help thinking that a state of mind which gravitates to the worship of God might have its profound uses in the service of man. And, even when we contemplate the courage, the patience, the endurance and the daring of the militant wing of the general body, much as one may be sorry for what is done, it is difficult to resist the impression that here are qualities and resources of feeling and faith which might do much to refresh, invigorate and guide the political activity of our day. In one sense the behavior of that militant wing has been a deterrent, but, in another sense, there is something wonderfully significant in it.

Did men ever conduct a similar struggle with such sunny abandon, such merry audacity, such persistent self-denial, such gay facing and enduring of imprisonment, such immense resolution? Surely there is here a wasted asset of power and service which England cannot afford to have wasted or misused.

Is it any wonder that such women are restive and rebel? Men are unwilling to admit that in the past, woman, however petted or well treated, has been regarded as subject and inferior; and many men and some women are not ashamed to say so still. Go far enough back, and you find worse than that: you find sheer brutality. It is said, and I think the evidence is good, that in the year 1237, the great University of Bologna, in declining to admit women, put this on record:

.. *Whereas woman is the foundation of sin—the weapon of the Devil—the cause of man's banishment from Paradise*—for these reasons all association with her is to be diligently avoided. Therefore do we interdict the introduction of any woman, however honorable her station may be.*

Well, we have improved upon that, but the making womanhood a disqualification at the university or the polling station is a survival of it.

There is one argument in favor of the abolishing of that disqualification which, so far as I know, has been strangely neglected; I mean that which is supplied by the official statistics of criminality which show that women are enormously superior to men as regards freedom from crime. Take the most serious crime of all. From 1886 to 1905 there were 551 persons convicted of murder. Of these, 487 were men and only 64 women. The latest Blue Book gives the following remarkable returns. The women and girls are a majority of the population, and yet we find that out of 10,379 persons convicted at Assizes and Quarter Sessions in 1907 only 921 were women. Included in these were offences against property with violence, and the offenders were 2,531 men and only forty-four women. Offences against property without violence (theft) account for 4,676 men and only 504 women. Over 1,000 men were sent to penal servitude, and only thirty-six women. So that, on the ground of honesty and general law-abidingness, women are immensely better citizens than men. Or take the power of endurance. The tables give 3,477 cases of suicide, of which 2,590 were men and only 887 women: the men being 24.88 per 100,000 of the male, and the women only 7.93 of the female, adult population. Or take criminal lunatics. Out of a total of 249 only fifty-seven were women. In 1907 the average daily population of English and Welsh prisons was made up of 15,161 males and only 2,750 females. In the same year, the numbers convicted between twelve and sixteen years of age were 547 boys and only twenty-three girls. So women begin very early to be the best citizens. As regards extra punishment for bad conduct in prison, the advantage was greatly in favor of the women. At the end of 1907 there were 3,804 convicts in prison, and only 139 were women. During the year 1907, the total admissions to reformatories were 1,257, and only 146 of these were girls. So that, in every way, women and girls come out as remarkably more civilized and law-abiding than men and boys. With regard to inebriate reformatories, however, women outnumber the men; but there are special reasons for that.

*Rather a mean argument: and quite as mean as Adam's excuse, 'the woman gave unto me and I did eat.'

It may be said that men are more in the open, and therefore more exposed to temptation than women, and that women are more shielded by home. There is not much in that today; and against it we may put this, —that men have more openings and defences, and therefore less excuse for crime; that women are on the whole as much handicapped as shielded in the battle of life, and that therefore the temptation to be desperate is greater with her than with him: and yet she holds her ground, resists temptation, and proves her good citizenship by her comparative freedom from crime.

For my own part, I have no reservations when I again bid God-speed to the women who are the champions of womanhood against artificial and arbitrary disqualifications. I advise them to remember and act upon the parable of the unjust judge who was troubled by the poor widow who asked in vain for justice. "And he would not for a while; but afterwards he said to himself, 'Though I fear not God nor regard man, yet because this widow troubleth me, I will do her justice, lest by her continual coming she weary me.'" That unjust judge was a Jew, but today he is the typical Briton who also moves but slowly, or not at all until he is troubled. It has always been his way. So trouble him! He will move in time.

TO FIONA

(Nineteen Months Old)

How my songs shall grow
Sweeter year by year,
Just because I know
You shall read them, dear,

When your little hands,
And your little eyes,
Babyhood expands
Into grown-up wise.

You will ask me then
Reading what I write,
Of my youth and when
Song of you took flight.

Darling, I shall say—
Just because I knew
In some future day
You would hold them true:

"Father wrote these songs
When I was a child;
Now to me belongs
All his dream exiled.

"Mine is all the joy,
Mine are all the tears
In the heart of boy
And the man of years."

This, my little one,
Is what you will say,
When my songs are done,
And my hair is gray.

But my songs I know,
Sweeter, year by year,
From my heart will flow
For your soul to hear—

When your little hands,
And your little eyes,
Babyhood expands
Into grown-up wise.

—*William Stanley Braithwaite in the Boston Evening Transcript.*

Life means learning to abhor
The false and love the true.
—*A Death in the Desert.*

THE HOME

Helps to High Living

SUN.—He that hath seen a mother hath seen God also.
MON.—Being is not born of hearing but of doing.
TUES.—To do the one thing best worth doing from day to day is to make constantly better things possible.
WED.—To be busy with the Father's work, be the time long or short, that is reward enough.
THURS.—When a man begins to live, love, deny himself, serve,—he understands what life is and knows that death cannot touch it.
FRI.—Emotions are dangerous things unless they find an outlet in action.
SAT.—No truth is ours until we first live it; until it enters into our lives and we become it.
—*David Starr Jordan in The Religion of a Sensible American.*

AFTER STORM

Last night, as I lay snug and warm,
I heard the riot of the storm,
That thundered by like trains of cars,
Slammed shutters, and blew out the stars.
I heard the gay and flying rain
That drummed, and danced, and lashed the pane.
It cried, "Come out and fly with me!"
The wind sang of the ships at sea.

I woke up in the early dawn—
The riot and the storm were gone.
A pleasant star, through curtains high,
Looked at me with a friendly eye.
The sun is sweet, the grass new green,
The rain has washed the world so clean;
Here is the dear blue of the sky,
I am so glad when storms go by!

—*S. Power.*

Sunday-School Parades

How They Do It In Spokane

Twelve thousand Sunday-school workers, ranging from chubby-faced, happy youngsters to veterans in the service, carrying the national colors, banners with insignia of religious conquest and pennants with inspiring mottoes, headed by bands of music playing hymns and patriotic airs, paraded the principal streets of Spokane, Wash., the afternoon of October 2, under the direction of Professor E. C. Knapp of Chicago, who declared that the demonstration was the greatest of its kind in the United States, the size of the city being taken into consideration.

There were also numerous floats, typifying the growth and progress of the crusade, and gaily decorated automobiles and other vehicles. John H. Bowers, mounted on a beautiful horse, was grand marshal of the day, while in the automobile heading the parade were Mayor Nelson S. Pratt, Professor and Mrs. Knapp and W. F. Yearsley. The parade was reviewed at Monroe street and Riverside avenue from the grand stand, where President Taft delivered his address on "The Conservation of Our National Resources" to an audience of 40,000 the morning of September 28.

The parade was seen by more than 30,000 men and women who lined the principal streets, and there were fully 15,000 at the reviewing stand when Mayor Pratt and others spoke. Business lulled, and traffic was partly suspended during the progress of the parade. It was the beginning of formal revival activities in the Sunday-school Endeavor, which was followed by mass meeting in the First Methodist Episcopal Church the afternoon of October 3, when Mrs. Knapp spoke, and the organization of the largest teachers' training class in the Pacific Northwest at Westminster Congregational Church the evening of October 4.

Every Protestant organization in Spokane was represented in the parade, and in addition there were several near by towns, including Moran Prairie, Five Mile and Pleasant Prairie, also Sunnyside and Okanogan in central Washington. The army was optimistic and radiant with smiles and happiness under the sunny skies and lent spirit to many by singing hymns of conquest and offering cheers for the goal they sought to reach. The procession was an hour and thirty minutes in passing a given point and there was not an untoward incident to mar the occasion.

The presence of women in the Salvation Army band playing horns and cornets aroused interest and the willingness which they showed to render music at almost every turn impressed the spectators. The Latter Day Saints and the Reformed Mormons made a noticeable showing as did also the Garden Park Baptist Church under the leadership of Fred Morrison, seventeen-year-old assistant pastor.

There were humorous features to give sparkle to the parade and among these were the gridiron scenes by the club of the Central Presbyterian Sunday-school, while Harry Moore of the boys' department of the Young Men's Christian Association of Spokane with his medicine case, bucksaw and artificial leg, traveled with the boys offering "first aid to the injured."

The "water wagon" scene in which fourteen uniformed boys pulled an improvised water wagon, was also a feature. Originality was displayed in the banners. Such as "We Go to Church, Do You?" and "The Saloon Can Not Live Without Us," carried by an army of youngsters were effective attractions.

The ceremonies at the reviewing stand were brief but impressive. C. J. Boppell, secretary of the Inland Empire Sunday-school Association, introduced Mayor Pratt, who spoke of the good work accomplished by the organizations in Spokane and expressed the hope that the army would assume strength and proportions to make even greater progress, not only in "the City Beautiful," but throughout the Inland Empire and the Northwest. Professor Knapp was also presented and in turn introduced Mrs. Knapp.

From the reviewing stand Mayor Pratt, Professor Knapp and Mr. Yearsley made the awards of banners for the best showing.

The first award was to the First Evangelical Church and Sunday-school for the largest turnout and proportionate attendance for September. St. Paul's Methodist Church won the award on display. The First Baptist Church Sunday-school won on primary department showing and the Valley Chapel Methodist Sunday-school on the showing made by the out-of-town schools. Honorable mention was accorded to the First Presbyterian, Hay's Park Methodist, First United Presbyterian, Emmanuel Baptist, Vincent Methodist, Fourth Presbyterian, First Methodist, Central Christian, the Gospel Tabernacle, United Brethren, Lidgerwood Presbyterian, Corbin Park Congregational, Central Baptist and Union Park schools.

—*Exchange.*

A bird's weight can break the infant tree
Which after holds an aery in its arms.

—*Luria.*

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THE FIELD

"The World is my Country, to do good is my Religion."

FOREIGN NOTES

(*Continued from last week.*)

"How cosmopolitan Dresden is, is significantly indicated by the claim it here makes as a sporting center: "Of late years Dresden has been advancing by leaps and bounds in the realm of sport, and in no other continental city are there more opportunities to enjoy every form of outdoor recreation. The golf links, within easy distance of the city, are deservedly famous, and the membership roll of the local Golf Club is in no small part made up by members of the Anglo-American colony. At regular intervals horse races are held, when some of the finest riders and horses in Europe appear to compete for the various generous stakes offered by the local sporting fraternity. Football, hockey and tennis all claim their enthusiasts by the hundred. The tennis club is the resort of the élite of foreign society, and brilliant scenes are witnessed when tournaments are in progress. Oarsmen will find every facility for their favorite sport upon joining one of the several local rowing clubs. Automobiling and aeronautics are both in high favor among Dresden sportsmen. Both the Auto Club and the local Aeronautical Society offer the 'glad hand' to foreign visitors, who will find every courtesy extended to them.

"When the cold weather comes many of the large recreation grounds in the city are flooded and converted into ice rinks, whither flock crowds of skaters to disport themselves on the excellent ice. Bands are continually playing at these rinks, and every effort is made by the authorities to adequately provide for the comfort of those participating.

"The winter allows ample opportunity for participation in all kinds of winter sports, and within easy train distance there are several districts where beside skating it is possible to engage in tobogganing, skl-ing, curling, etc. Ouring the cold season special trains run regularly to these resorts on schedules which are specially framed to suit the public convenience."

The artistic and educational advantages, the sanitary conditions, water supply, cost of living, servant girl problem, or rather the absence of it, the churches, stores, newspapers, and what not, are set forth in English in this pretty booklet "The Jewel of Northern Europe," published in Dresden by the "Strangers' Protective Society," as we explained last week, and with a truly American gusto and thoroughness. Even the "model Library and Reading Room is not forgotten, the *Lesehalle*, "where every publication of importance is on file. Admission is free to the general reading-room but for a nominal sum the visitor is allowed the privilege of an upper room, where there is better opportunity for undisturbed perusal of one's favorite book or paper." This latter item does not seem quite so American as the rest.

In conclusion, "The *Verein* offers its services, its experience, and practical advice to every stranger arriving in Dresden, perfectly free of charge. Its officers represent Dresden names which stand for unimpeachable integrity, and their sole aim is to cultivate universal acquaintance with their beautiful city and to preserve its reputation for hospitality towards visitors. The office of the *Verein zur Foerderung Dresdens und des Fremdenverkehrs* is situated in the Dresden central station (*Hauptbahnhof*)."

M. E. H.

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WILLIAM KENT, *"The fight for the cities."* Chicago Commons Auditorium, Grand Avenue and Morgan Street.

October 18.

STANTON COIT, London, *"English social movements."*

Assembly hall, Chicago Public Library.

October 25.

GEORGE N. CARMAN, Director of the Lewis Institute; MR. JOHN D. SHOOP,, Assistant Superintendent of Public Schools and CHARLES E. HOYT, Secretary, Chicago Foundry Foremen's Association, *"Co-operation of school and shop in promoting industrial ewciency."*

Assembly hall, Lane Manual Training High School, Division and Franklin Streets. November 1.

HENRY E. LEGLER, Librarian, Chicago Public Library, *"Civic value of the public library service."*

Assembly hall, Chicago Public Library.

November 8.

MISS JANE ADDAMS and ALEXANDER JOHNSON, *"Scope and work of the National Conference of Charities and Correction."*

Hull House, Halsted and Polk Streets.

November 15.

DR. EMIL G. HIRSCH, *"Racial loyalty and self defense."*

Assembly hall Chicago Public Library.

November 22.

DR. JENKIN LLOYD JONES, *"Relation of religion to the welfare of the state."*

Lincoln Centre, Oakwood Boulevard and Langley Ave.

November 29.

PROF. CHARLES R. HENDERSON, Commissioner International Prison Commission. *"International prison problems now pending."*

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O. F. Schmidt.....Pres. Security Vault Co.
Wm. Hardy.....Cashier
F. A .Randle.....Vice-President
H. W. Mahan.....President

OFFICIAL PUBLICATION.

Annual statement of the Phoenix Preferred Accident Insurance Company of Detroit, in the State of Michigan, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 164,415.71
Interest and dividends	4,616.41
Policy fees required or represented by applications	22,000.00
From other sources	146.12
Total income	$ 191,178.24

DISBURSEMENTS.

Losses paid during the year	$ 59,904.85
Commission or brokerage	53,623.63
Stockholders for interest or dividends	8,150.11
Salaries, fees and all other charges of officers, clerks, agents and employees	34,060.86
Rents	6,837.28
Policy fees retained by agents	22,000.00
All other taxes licenses and insurance department fees	3,587.17
Legal expenses, printing and stationery	4,159.34
Postage, telegraph, telephone, express, furniture and fixtures	7,006.84
All other disbursements	93.30
Total disbursements	$ 199,423.38

LEDGER ASSETS.

Loans on collateral security	$ 250.00
Book value of bonds	117,000.00
Cash on hand	10,935.26
Bills receivable	200.00
Total ledger assets	$ 128,385.26

NON LEDGER ASSETS.

Interest accrued	$ 1,628.16
Gross premiums in course of collection	10,000.00
Gross assets	$ 140,013.42

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 200.00
Total admitted assets	$ 139,813.42

LIABILITIES.

Net amount of unpaid losses	$ 5,000.00
Total unearned premiums	3,768.31
Commission and brokerage	1,500.00
Salaries, rents, bills, etc.	1,200.00
State, county and municipal taxes	30.00
Unpaid dividends	49.89
Advance premiums	1,640.23
Other liabilities	1,942.26
Total liabilities	$ 15,130.69

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 10,410.00
Total losses paid during the year.	3,506.74

L. O. CHATFIELD, President.
W. H. CHATFIELD, Secretary.

Subscribed and sworn to before me this 22d day of January, 1909.

W. F. MAHONEY, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Preferred Accident Insurance Company of New York, of New York, in the State of New York, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 350,000.00

INCOME.

Premiums received during the year	$1,348,741.89
Interest and dividends	61,180.90
From other sources	12,171.88
Total income	$1,422,094.67

DISBURSEMENTS.

Losses paid during the year	$ 534,081.96
Commission or brokerage	430,202.78
Stockholders for interest or dividends	84,000.00
Salaries, fees and all other charges of officers, clerks, agents and employees	173,395.47
Rents	13,573.70
All other taxes, licenses and insurance department fees	28,296.85
Legal expenses, advertising, printing and stationery	18,819.50
Furniture and fixtures	12,833.27
Loss on sale or maturity of ledger assets	250.00
Investigation and adjustment of claims	8,450.52
All other disbursements	2,606.13
Total disbursements	$1,306,510.18

LEDGER ASSETS.

Book value of bonds and stocks	$1,590,808.92
Cash on hand and in bank	152,896.15
Total ledger assets	$1,743,705.07

NON LEDGER ASSETS.

Interest due and accrued	$ 10,684.96
Gross premiums in course of collection	190,658.22
Gross assets	$1,945,048.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$22,534.32	
Book value of real estate, bonds and stocks over market value	86,732.92	109,267.24
Total admitted assets		$1,835,781.01

LIABILITIES.

Net amount of unpaid losses	$ 115,676.42
Total unearned premiums	595,288.53
Commission and brokerage	35,032.26
Salaries, rents, bills, etc.	5,581.41
State, county and municipal taxes	23,000.00
Unpaid dividends	7,000.00
Reinsurance premiums	1,818.12
Advance premiums	3,074.75
Other liabilities	132,675.00
Total liabilities	$ 919,146.49

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 130,967.45
Total losses paid during the year.	46,194.99

KIMBALL C. ATWOOD, President.
WILFREID C. POTTER, Secretary.

Subscribed and sworn to before me this 10th day of February, 1909.

THOMAS A. O'KEEFFE, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Philadelphia Casualty Company of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 783,992.46
Interest and dividends	24,379.08
Profit on sale or maturity of ledger assets	2,230.14
From other sources	1,117.41
Total income	$ 811,719.09

DISBURSEMENTS.

Losses paid during the year	$ 313,076.86
Commission or brokerage	218,274.73
Investigation and adjustment of claims	32,484.67
Salaries, fees and all other charges of officers, clerks, agents and employees	157,516.21
Rents	12,720.52
All other taxes, licenses and insurance department fees	18,384.82
Legal expenses, advertising, printing and stationery	23,732.43
Postage, telegraph, telephone, express	7,699.51
Loss on sale or maturity of ledger assets	22.50
Decrease in book value of ledger assets	1,526.72
All other disbursements	77,047.39
Total disbursements	$ 862,486.36

LEDGER ASSETS.

Mortgage loans on real estate	$ 67,550.00
Book value of bonds	544,294.59
Cash on hand and in bank	172,413.95
Bills receivable	7,741.82
Other ledger assets	22,930.15
Total ledger assets	$ 814,930.51

NON LEDGER ASSETS.

Interest accrued	$ 8,091.94
Gross premiums in course of collection	233,245.46
Other non-ledger assets	10,594.37
Gross assets	$1,066,862.28

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 7,741.82	
Furniture fixtures	16,422.64	
Gross premiums in course of collection	12,338.83	
Book value of real estate, bonds and stocks over market value	12,699.05	
Other unadmitted assets	10,083.16	59,285.50
Total admitted assets		$1,007,576.75

LIABILITIES.

Net amount of unpaid losses	$ 190,273.14
Total unearned premiums	408,135.74
Commission a ndbrokerage	59,293.09
Salaries, rents, bills, etc.	263.21
State, county and municipal taxes	17,000.00
Reinsurance premiums	860.99
Total liabilities	$ 675,826.17

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 69,580.56
Total losses paid during the year.	25,600.80

WALTER LE MAR TOLBOT, President.
ROBERT G. HAZELDINE, Secretary.

Subscribed and sworn to before me this 22d day of January, 1909.

F. H. STRICKLAND, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Pennsylvania Casualty Company of Scranton, in the State of Pennsylvania, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 500,175.98
Interest and dividends	15,411.18
Inspections	103.47
Profit on sale or maturity of ledger assets	148.40
Policy fee required or represented by applications	9,674.00
Total income	$ 525,513.03

DISBURSEMENTS.

Losses paid during the year	$ 202,248.92
Commission or brokerage	145,719.05
Salaries, fees and all other charges of officers, clerks, agents and employees	85,082.61
Rents	4,714.41
Repairs, expenses and taxes on real estate	1,663.95
All other taxes, licenses and insurance department fees	12,031.36
Legal expenses, advertising, printing and stationery	11,436.96
Postage, telegraph, telephone, express, furniture and fixtures	7,793.78
Investigation and adjustment of claims	34,466.51
All other disbursements	6,218.77
Total disbursements	$ 511,376.32

LEDGER ASSETS.

Book value of real estate	$ 72,202.91
Mortgage loans on real estate	2,560.00
Loans on collateral security	1,750.00
Book value of bonds	382,590.40
Cash on hand and in bank	27,895.40
Bills receivable	1,766.12
Other ledger assets	20,403.81
Total ledger assets	$ 509,168.64

NON LEDGER ASSETS.

Interest due and accrued	4,428.29
Market value of real estate, over book value	7,797.09
Gross premiums in course of collection	92,371.02
Gross assets	$ 613,765.04

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 1,026.12	
Gross premiums in course of collection	6,777.25	
Book value of bonds and stocks over market value	27,651.45	35,454.82
Total admitted assets		$ 578,310.22

LIABILITIES.

Net amount of unpaid losses	$ 81,785.27
Total unearned premiums	199,889.27
Commission and brokerage	23,537.24
Salaries, rents, bills, etc.	5,511.98
State, county and municipal taxes.	5,700.00
Total liabilities	$ 316,423.76

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 76,971.29
Total losses paid during the year.	24,550.36

THOS. E. JONES, President.

F. H. KINGSBURY, Secretary.

Subscribed and sworn to before me this 15th day of February, 1909.

W. H. JESSUP, Notary Public.

(Seal)

OFFICIAL PUBLICATION.

Annual statement of the North American Accident Insurance Company of Chicago, in the State of Illinois, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 780,676.34
Interest and dividends	22,445.16
Policy fees required or represented by application	178,952.00
Total income	$ 982,073.50

DISBURSEMENTS.

Losses paid during the year	$ 242,774.51
Commission or brokerage	270,740.60
Stockholders for interest or dividends	40,000.00
Salaries, fees and all other charges of officers, clerks, agents and employees	262,760.72
Rents	10,706.17
Investigation and adjustment of claims	8,745.43
All other taxes, licenses and insurance department fees	20,333.42
Legal expenses, advertising, printing and stationery	17,474.61
Postage, telegraph, telephone, express, furniture and fixtures	19,040.58
Loss on sale or maturity of ledger assets	4,452.50
Decrease in book value of ledger assets	65.00
Total disbursements	$ 897,093.54

LEDGER ASSETS.

Mortgage loans on real estate	$ 113,966.67
Loans on collateral security	44,200.00
Book value of bonds	358,393.75
Cash on hand and in bank	66,817.33
Other ledger assets	10,408.96
Total ledger assets	$ 593,786.71

NON LEDGER ASSETS.

Interest due and accrued	$ 5,986.33
Market value of bonds and stocks over book value	2,759.55
Gross premiums in course of collection	30,134.94
Gross assets	$ 632,667.53

DEDUCT ASSETS NOT ADMITTED.

Other unadmitted assets	$ 7,598.06
Total admitted assets	$ 625,069.47

LIABILITIES.

Net amount of unpaid losses	$ 28,099.65
Total unearned premiums	73,227.81
Commission and brokerage	9,040.82
Salaries, rents, bills, etc	1,533.00
State, county and municipal taxes.	11,086.58
Advance premiums	41,758.48
Total liabilities	$ 164,746.34

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 160,935.92
Total losses paid during the year.	38,294.10

E. C. WALLER, President.

A. E. FORREST, Secretary.

Subscribed and sworn to before me this 18th day of January, 1909.

EDWARD ST. CLAIR, Notary Public.

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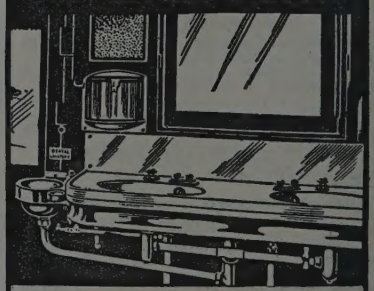

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